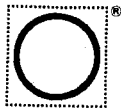


# EXHIBIT A



O C W E N

P.O. Box 6723  
Springfield, OH 45501  
866-825-9265  
Fax: 888-882-1816

September 14, 2011

ANTHONY PAPAPIETRO  
ROCCO PAPAPIETRO  
305 BROADWAY 14TH FLOOR  
C/O TREUHAFT & ZAKARIN LLP-NOR  
NEW YORK, NY 10007

Loan Number: **REDACTED**  
Hazard Insurance: Expiration Date 09/01/2011  
Property Address:  
404 NORTHGATE ESTATES  
STROUDSBURG, PA 18360

Dear Customer:

We would like to welcome you to Ocwen Loan Servicing, LLC. Ocwen recently acquired your loan from Litton Loan Servicing, LP. Unfortunately, the prior insurance carrier cancelled your insurance coverage effective 09/01/2011. During a recent audit of our files, it came to our attention that we did not have current hazard insurance information for your account. We must receive evidence of the continuation of your insurance coverage as soon as possible. Please read the important information and instructions contained in this letter.

Your loan agreement requires you to maintain hazard insurance covering your home that is in effect at all times, in the amounts we require, and protects our interests. If you fail to maintain this insurance or fail to provide us with proof that you have insurance, or if the insurance you provide does not meet our requirements, we may purchase hazard insurance beginning from the date of lapse, based on the amount of coverage you provided on your previous insurance policy, if available, and charge you for the cost of the insurance. The cost of the insurance we purchase is likely to be much higher than the cost of the insurance you could obtain on your own.

The hazard insurance we obtain will supersede any lender coverage remaining in effect under your previous insurance policy. Obtaining your own insurance is in your best interest. You have the right to purchase insurance from the insurance company of your choice. If you do not have a current policy covering your property, please contact your agent or carrier and purchase coverage.

If you have already purchased coverage, please contact your agent or carrier and have them fax a copy of the declaration page to 1-888-882-1816, e-mail it to us at [updateinsuranceinfo@ocwen.com](mailto:updateinsuranceinfo@ocwen.com), or it can be mailed to us at the address shown below as soon as possible. Please make sure your policy references your Ocwen loan number, and ensure that the Mortgagee Clause on your policy reads:

OCWEN LOAN SERVICING, LLC  
ITS SUCCESSORS AND/OR ASSIGNS  
Attention: **REDACTED**  
PO BOX 6723  
SPRINGFIELD, OH 45501-6723

You may also visit [www.mycoverageinfo.com](http://www.mycoverageinfo.com) using a PIN number of **REDACTED** and provide us with your insurance information. If we do not receive evidence of insurance, we will be required to issue lender placed insurance coverage at your expense. Things to know about lender placed insurance:

**Lender placed insurance coverage**

- The Cost of the premium may be much higher.
- The coverage provided may be less than before.
- This type of policy insures **your structure only**.
- **Does not** protect you against injuries that occur on your property.
- **Does not** protect your personal property. (Example, if your property were burglarized, it would not cover the stolen property.)

It is **extremely** important that we receive this information within 15 days from receipt of this letter. To insure prompt service, please include your Ocwen loan number on all correspondence faxed or mailed to our office.

Thank you for taking the time to help us resolve this matter. We appreciate the opportunity to serve you and look forward to meeting your mortgage needs. If you or your insurance agent have any questions or believe there is an error in our records, please call us toll free at **1-866-825-9265**, Monday through Friday between 8:30 a.m. and 9:00 p.m. Eastern Time, and one of our Customer Care Agents will be happy to assist you.

Sincerely,

Insurance Department